

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Mark Gerard McGreevy  
 Debtor

Case No. 16-17330-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Apr 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2017.

db  
 13818016 +Mark Gerard McGreevy, 109 Kelly Dr., Chadds Ford, PA 19317-9104  
 13818016 +BYL SVC Collection, 301 Lacey St Fl 2, West Chester, PA 19382-3727  
 13818012 +Berner Klaw & Watson, 1528 Walnut Street suite 1100, Philadelphia, Pa 19102-3621  
 13818019 +Buoncuore Enterprises, Inc., P.O. Box 133, Glen Mills, Pa 19342-0133  
 13818023 +Carole McGreevy, 2443 West 18 Street, Wilmington, E 19806-1205  
 13818022 Commonwealth of Pennsylvania, Harrisburg, Pa 17101  
 13818011 +Dermatology LTD, 101 Chesley Campus #100, Media, PA 19063-1799  
 13818013 +HSBC Bank National, PO Box 24738, West Palm Beach, Fl 33416-4738  
 13818024 +James and Alma Gabriel, 44 Bayside Drive, Fenwick, DE 19944-4538  
 13818017 +LabCorp, P.O. Box 2240, Burlington, NC 27216-2240  
 13895350 +Land Rover Capital Group, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601  
 13818018 +Manos Family Practice, 915 Old Fern Hill Road, West Chester, Pa 19380-3420  
 13818015 +Matthew McIlrath, 1201 Philadelphia Pike, Wilmington, De 19809-2042  
 13872806 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13818020 +Parke Bank, P.O. Box 40, Sewell, NJ 08080-0040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Apr 15 2017 00:11:25 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2017 00:10:52

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 15 2017 00:11:19 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13818027 +EDI: FORD.COM Apr 15 2017 00:13:00 Landrover Capital Group, P.O. Box 54200,

Omaha, NB 68154-8000

13818026 +EDI: WFFC.COM Apr 15 2017 00:13:00 Wells Fargo, MAC D4004-03A, P.O. Box 202902,

Dallas, TX 75320-2902

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13818014 American federal Savings Bank

13818021 IRS

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 DANIEL P. MURRAY on behalf of Creditor Oak Associates, LLC dmurray@oeblegal.com  
 DANIEL P. MURRAY on behalf of Creditor Rivers Edge, LLC dmurray@oeblegal.com  
 DENISE ELIZABETH CARLON on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmlawgroup.com  
 ERIN K BRIGNOLA on behalf of Erin K. Brignola smattia@cooperlevenson.com, ssherman@cooperlevenson.com  
 ERIN K BRIGNOLA on behalf of Creditor Carol A. McGreevy smattia@cooperlevenson.com, ssherman@cooperlevenson.com  
 GARY F SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com, hsmith@gsbblaw.com  
 GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
 GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

HOLLY ELIZABETH SMITH on behalf of Trustee GARY F. SEITZ hsmith@gsbblaw.com  
JEROME B. BLANK on behalf of Creditor HSBC Bank USA, NA etal paeb@fedphe.com  
MATTEO SAMUEL WEINER on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank  
National Association, as Legal Title Trustee bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor HSBC Bank USA, NA etal pa.bkecf@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM F. SALDUTTI, III on behalf of Creditor Parke Bank wsaldutti@slgcollect.com,  
cflannery@slgcollect.com

TOTAL: 15

**Information to identify the case:**

Debtor 1	<u>Mark Gerard McGreevy</u>	Social Security number or ITIN	<b>xxx-xx-9508</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-17330-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark Gerard McGreevy

4/13/17

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**